

In re:  
Roi E. Paulino-Moreta  
Debtor

Case No. 19-17894-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Feb 25, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db	+ Roi E. Paulino-Moreta, 924 Freemont Street, Lancaster, PA 17603-5444
14471983	+ Fulton Bank, N.A., c/o Joseph P. Schalk, Esquire, Barley Snyder, 213 Market Street, 12th Floor, Harrisburg, PA 17101-2141
14442124	Lancaster Home Opportunities Partnershi, 123 East King, Lancaster, PA 17603
14455571	+ Pennymac Loan Services,LLC, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 26 2025 03:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 26 2025 03:41:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14442119	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 26 2025 03:35:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
14442120	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 02:03:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14442121	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:51:49	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14442122	+ Email/Text: dplbk@discover.com	Feb 26 2025 03:41:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14444968	+ Email/Text: dplbk@discover.com	Feb 26 2025 03:41:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14442123	+ Email/Text: bankruptcy@fultonbank.com	Feb 26 2025 03:41:00	Fulton Bank, One Penn Square, Lancaster, PA 17602-2853
14454960	^ MEBN	Feb 26 2025 00:31:48	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14442126	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 03:36:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14465063	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 03:36:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14461095	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:50:06	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14474384	+ Email/PDF: ebnotices@pnmac.com	Feb 26 2025 01:50:44	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14547069	Email/PDF: ebnotices@pnmac.com		

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14442125 + Email/PDF: ebnotices@pnmac.com

Feb 26 2025 01:50:14

PennyMac Loan Services, LLC, P.O. Box 660929,  
Dallas TX 75266-0929

Feb 26 2025 01:51:53

Pennymac Loan Services, Correspondence  
Unit/Bankruptcy, Po Box 514387, Los Angeles,  
CA 90051-4387

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
ALAINE V. GRBACH	on behalf of Debtor Roi E. Paulino-Moreta avgrbach@aol.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Roi E. Paulino-Moreta	)	Case No. 19-17894-pmm
aka Roi E. Moreta	)	
aka Roienrique Paulino Moreta	)	
	)	Chapter: 13
Debtor(s).	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 25, 2025

For The Court

Timothy B. McGrath  
Clerk of Court